

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-20673-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Umit Arat  
175 W 2nd St  
Clifton, NJ 07011

Social Security No.:  
xxx-xx-2412

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 3, 2019.

On 3/10/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: April 2, 2020  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 12, 2020  
JAN: smz

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
District of New JerseyIn re:  
Umit Arat  
DebtorCase No. 19-20673-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 1  
Total Noticed: 11

Date Rcvd: Mar 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2020.

db +Umit Arat, 175 W 2nd St, Clifton, NJ 07011-2409  
 cr +U.S. BANK TRUST N.A., RAS CRANE LLC, 10700 Abbott's Bridge Road, Suite 100, Suite 100,  
 Duluth, GA 30097-8459  
 518320437 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 518268708 +Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610  
 518381436 +PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 13 2020 01:00:20 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 13 2020 01:00:16 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518268710 +E-mail/Text: ally@ebn.phinsolutions.com Mar 13 2020 00:59:05 Ally Financial,  
 Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901  
 518268709 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 13 2020 01:14:21  
 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067  
 518392316 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 13 2020 01:15:52  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 518382776 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 13 2020 01:01:34  
 U.S. Bank Trust, N.A., as Trustee for LSF10 Master, c/o Caliber Home Loans,  
 13801 Wireless Way, Oklahoma City OK 73134-2500

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518351751\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 518268707 ##+American Express, PO Box 26312, Lehigh Valley, PA 18002-6312

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 14, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2020 at the address(es) listed below:

David G. Beslow on behalf of Debtor Umit Arat yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Denise E. Carlon on behalf of Creditor PNC BANK, National Association dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Jill Manzo on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER  
 PARTICIPATION TRUST By Caliber Home Loans, INC., as its attorney in fact bankruptcy@feinsuch.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor PNC BANK, National Association  
 rsolarz@kmlawgroup.com  
 Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER  
 PARTICIPATION TRUST By Caliber Home Loans, INC., as its attorney in fact smncina@rascrane.com  
 Sindi Mncina on behalf of Creditor U.S. BANK TRUST N.A. smncina@rascrane.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8